

Information to identify the case:

Debtor 1 Daniel A. Watson
First Name Middle Name Last Name
Debtor 2 Kathie J. Watson
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0640
EIN -----
Social Security number or ITIN xxx-xx-8060
EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **13-21044-JAD**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel A. Watson

Kathie J. Watson

6/1/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Daniel A. Watson
 Kathie J. Watson
 Debtors

Case No. 13-21044-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Jun 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2018.

db/jdb +Daniel A. Watson, Kathie J. Watson, 177 Stone Church Road, Hunker, PA 15639-1275
 aty +vde13, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2719
 intp +Cannon Boilerworks, Attn: Payroll Department, 510 Constitution Blvd., New Kensington, PA 15068-6599
 cr +MidFirst Bank, Aldridge Pite LLP, 4375 Jutland Dr Ste 200, San Diego, CA 92117-3600
 13679015 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907
 13587305 +Citi Mortgage Company, 14700 Citicorp Drive, Hagerstown, MD 21742-2205
 13636850 +CitiMortgage, Inc., P O Box 688971, Des Moines, IA 50368-8971
 13587307 +Citizens Bank, One Citizens Plaza, Providence, RI 02903-1339
 13587309 +Elliott Federal Credit Union, 920 N. 4th St., Jeannette, PA 15644-1499
 13597668 +Elliott Federal Credit Union, P.O. Box 622, Jeannette, PA 15644-0622
 13587310 Internal Revenue Service, Andover, MA 01810-4544
 14370299 +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
 13587318 +The Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 02 2018 02:22:29 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: PRA.COM Jun 02 2018 06:08:00 PRA Receivables Management, LLC, POB 41067,
 NORFOLK, VA 23541-1067
 cr EDI: RECOVERYCORP.COM Jun 02 2018 06:08:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13649628 +E-mail/Text: bncmail@w-legal.com Jun 02 2018 02:22:52 CERASTES, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13587306 +EDI: CITICORP.COM Jun 02 2018 06:08:00 Citibank, P.O. Box 6500,
 Sioux Falls, SD 57117-6500
 13587308 EDI: RCSFNBMARIN.COM Jun 02 2018 06:08:00 Credit One Bank, P.O. Box 98873,
 Las Vegas, NV 89193-8873
 13587316 EDI: DISCOVER.COM Jun 02 2018 06:08:00 The Discover Card, P.O. Box 30943,
 Salt Lake City, UT 84130
 13593681 EDI: DISCOVER.COM Jun 02 2018 06:08:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13587311 +EDI: IRS.COM Jun 02 2018 06:08:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 13638102 EDI: RESURGENT.COM Jun 02 2018 06:08:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13587313 EDI: HFC.COM Jun 02 2018 06:08:00 Orchard Bank, c/o HSBC Card Services, P.O. Box 81622,
 Salinas, CA 93912-1622
 13671694 EDI: PRA.COM Jun 02 2018 06:08:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk, VA 23541
 13873484 EDI: PRA.COM Jun 02 2018 06:08:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541
 13595979 EDI: RECOVERYCORP.COM Jun 02 2018 06:08:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13587314 EDI: RMSC.COM Jun 02 2018 06:08:00 Sam's Club, c/o GE Capital Retail Bank,
 P.O. Box 965003, Orlando, FL 32896-5003
 13587315 EDI: SEARS.COM Jun 02 2018 06:08:00 Sears Mastercard, P.O. Box 6282,
 Sioux Falls, SD 57117-6282
 13597675 EDI: CHRYSLER.COM Jun 02 2018 06:08:00 TD Auto Finance, PO Box 9001921,
 Louisville, KY 40290-1921

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CITIMORTGAGE, INC.
 cr Elliott Federal Credit Union
 cr TD Auto Finance LLC f/k/a Chrysler Financial Ameri
 13597664* +Citi Mortgage Company, 14700 Citicorp Drive, Hagerstown, MD 21742-2205
 13597665* +Citibank, P.O. Box 6500, Sioux Falls, SD 57117-6500
 13597666* +Citizens Bank, One Citizens Plaza, Providence, RI 02903-1339
 13597667* Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
 13587317* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
 (address filed with court: The Discover Card, P.O. Box 30943, Salt Lake City, UT 84130)
 13597676* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
 (address filed with court: The Discover Card, P.O. Box 30943, Salt Lake City, UT 84130)
 13597677* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
 (address filed with court: The Discover Card, P.O. Box 30943, Salt Lake City, UT 84130)

District/off: 0315-2

User: culy
Form ID: 3180W

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Total Noticed: 30

Date Rcvd: Jun 01, 2018

***** BYPASSED RECIPIENTS (continued) *****
13587312* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, c/o Edward Laubach, Esquire,
 Room 806 Federal Building, 1000 Liberty Avenue, Pittsburgh, PA 15222)
13597671* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, c/o Edward Laubach, Esquire,
 Room 806 Federal Building, 1000 Liberty Avenue, Pittsburgh, PA 15222)
13597669* Internal Revenue Service, Andover, MA 01810-4544
13597670* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13597672* Orchard Bank, c/o HSBC Card Services, P.O. Box 81622, Salinas, CA 93912-1622
13597673* Sam's Club, c/o GE Capital Retail Bank, P.O. Box 965003, Orlando, FL 32896-5003
13597674* Sears Mastercard, P.O. Box 6282, Sioux Falls, SD 57117-6282
13597678* +The Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328

TOTALS: 3, * 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com
Kenneth Steidl on behalf of Joint Debtor Kathie J. Watson julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-ste
inberg.com
Kenneth Steidl on behalf of Debtor Daniel A. Watson julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-ste
inberg.com
Martin A. Mooney on behalf of Creditor TD Auto Finance LLC f/k/a Chrysler Financial Americas
LLC aheight@schillerknapp.com,
kcollins@schillerknapp.com;tshariff@schillerknapp.com;cmack@schillerknapp.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronald J. Bergman on behalf of Creditor Elliott Federal Credit Union ronaldjb@verizon.net
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7